



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name FULTON FINANCIAL CORPORATION

City/State LANCASTER, PA

Bank Holding Company Information

Federal Reserve District: 3

Consolidated Assets (\$000): 25,191,001

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FULTON FINANCIAL CORPORATION
ONE PENN SQUARE

LANCASTER, PA 17602

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BHC Name

City/State

Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	25,548,204	26,014,161	26,125,178	24,208,165	21,224,678
Net income (\$000)	134,278	138,027	275,496	178,039	226,338
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.72	2.67	48	2.56	2.65	37	2.59	2.60	44	2.65	2.77	36	3.12	3.01	49
+ Non-interest income	0.91	0.96	55	0.88	1.11	46	0.93	1.04	50	0.92	1.21	41	0.99	1.32	43
- Overhead expense	2.33	2.17	68	2.46	2.24	67	2.37	2.17	68	2.37	2.57	47	2.66	2.69	56
- Provision for credit losses	-0.04	0.09	13	-0.07	-0.15	57	-0.06	-0.09	54	0.32	0.51	26	0.15	0.15	64
+ Securities gains (losses)	0	0	71	0.26	0.01	97	0.13	0.01	97	0.01	0.02	55	0.02	0.01	84
+ Other tax equivalent adjustments	0	0	84	0	0	86	0	0	12	0	0	48	0	0	78
= Pretax net operating income (tax equivalent)	1.33	1.40	46	1.31	1.79	16	1.33	1.66	24	0.89	1.04	35	1.30	1.56	28
Net operating income	1.05	1.06	49	1.06	1.36	20	1.05	1.26	29	0.74	0.81	37	1.07	1.19	32
Net income	1.05	1.06	48	1.06	1.35	21	1.05	1.26	29	0.74	0.82	36	1.07	1.19	32
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.06	3.12	44	2.99	3.14	37	2.97	3.06	40	3.30	3.55	28	4.25	4.41	37
Interest expense	0.19	0.24	43	0.28	0.27	63	0.24	0.25	61	0.50	0.52	54	0.90	1.08	37
Net interest income (tax equivalent)	2.87	2.88	42	2.70	2.85	35	2.73	2.80	41	2.81	3.01	32	3.35	3.33	46
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.05	0.08	2	0.14	0.13	59	0.07	0.11	48	0.05	0.27	16	0.22	0.21	61
Earnings coverage of net loan and lease losses (X)	-32.96	-9.51	21	11.76	4.52	47	23.14	39.72	55	29.36	22.91	72	8.24	24.40	34
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.31	1.17	68	1.37	1.39	53	1.36	1.23	67	1.47	1.58	46	0.97	0.83	68
Allowance for loan and lease losses / Total loans and leases	1.31	1.15	68	1.37	1.37	54	1.36	1.20	67	1.46	1.55	48	0.97	0.81	69
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.88	0.41	90	0.81	0.63	68	0.79	0.49	84	0.74	0.71	59	0.78	0.57	73
30-89 days past due loans and leases / Total loans and leases	0.47	0.32	75	0.19	0.27	45	0.26	0.32	51	0.42	0.39	65	0.45	0.43	63
Liquidity and Funding															
Net noncore funding dependence	1.23	3.09	48	-2.66	-1.82	50	-3.43	-2.33	49	1.12	3.20	48	7.87	14.45	29
Net short-term noncore funding dependence	1.15	-1.79	62	-3.13	-8.21	65	-3.70	-7.71	60	-2.50	-4.76	55	4.63	3.38	45
Net loans and leases / Total assets	74.19	61.60	81	70.65	59.81	81	70.34	58.67	79	72.37	61.58	79	76.52	63.77	83
Capitalization															
Tier 1 leverage ratio	9.06	9.08	52	8.45	9.11	30	8.58	8.98	41	8.19	9.13	20	8.45	9.76	15
Holding company equity capital / Total assets	9.81	10.04	45	10.35	10.88	43	10.54	10.71	49	10.11	11.16	34	10.71	12.43	30
Total equity capital (including minority interest) / Total assets	9.81	10.14	43	10.35	11.01	42	10.54	10.82	48	10.11	11.29	33	10.71	12.57	28
Common equity tier 1 capital / Total risk-weighted assets	9.92	11.90	23	10.04	12.69	9	9.95	12.42	13	9.54	12.38	4	9.70	12.17	13
Net loans and leases / Equity capital (X)	7.56	6.22	76	6.83	5.51	77	6.68	5.53	74	7.16	5.58	79	7.14	5.21	84
Cash dividends / Net income	39.71	34	59	36.75	25.30	76	41.34	28.27	80	52.15	42.30	65	41.08	33.12	65
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
Growth Rates															
Assets	-3.23	7.91	9	5.80	9.29	43	-0.49	10.50	9	18.35	16.68	59	5.92	9.26	48
Equity capital	-8.24	-0.29	34	15.06	9.31	80	3.66	7.46	43	11.73	6.99	77	4.21	10.49	31
Net loans and leases	1.62	11.87	19	-0.82	0.79	55	-3.27	3.36	26	11.93	9.07	68	4.24	9.10	32
Noncore funding	-30.86	10.50	9	-43.58	-23.76	24	-58.43	-14.79	3	2.38	-12.18	68	-21.50	6.59	12
Parent Company Ratios															
Short-term debt / Equity capital	0	0.43	39	2.41	0.48	87	2.39	0.57	86	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	21.82	11.61	81	20.23	11.05	81	19.87	10.95	80	28.40	13.56	80	15.85	13.04	69
Equity investment in subsidiaries / Equity capital	116.76	103.92	90	125.07	103.07	96	112.82	103.22	87	128.34	102.81	96	127	103.22	96
Cash from ops + noncash items + op expense / Op expense + dividends	-175.26	116.54	5	273.49	130.64	89	412.35	154.48	95	-267.18	147.24	0	127.30	190.27	29

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	309,599	314,564	628,801	646,712	726,552	-1.58	8.29
Income from lease financing receivables.....	4,810	6,194	11,096	11,442	12,730	-22.34	-12.48
Fully taxable income on loans and leases.....	305,929	311,544	621,718	636,966	703,151	-1.80	9.88
Tax-exempt income on loans and leases.....	8,480	9,214	18,179	21,188	36,131	-7.97	-34.58
Estimated tax benefit on income on loans and leases.....	2,494	2,657	5,242	6,172	9,305	-6.16	-68.64
Income on loans and leases (tax equivalent).....	316,903	323,415	645,139	664,326	748,587	-2.01	5.87
Investment interest income (tax equivalent).....	50,832	42,499	86,876	85,431	80,435	19.61	54.83
Interest on balances due from depository institutions.....	1,452	710	2,199	1,959	4,357	104.51	380.79
Interest income on other earning assets.....	851	982	1,498	3,486	4,894	-13.34	-36.54
Total interest income (tax equivalent).....	370,038	367,606	735,712	755,202	838,273	0.66	10.85
Interest on time deposits of \$250K or more.....	1,130	1,721	2,705	5,526	8,159	-34.34	-36.09
Interest on time deposits < \$250K.....	6,044	10,613	18,272	37,197	43,562	-43.05	-53.32
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	4,227	5,249	9,028	27,202	80,053	-19.47	-57.60
Interest on other borrowings and trading liabilities.....	964	4,193	5,152	17,240	29,393	-77.01	-90.06
Interest on subordinated debt and mandatory convertible securities.....	10,816	12,985	24,528	26,527	15,750	-16.70	22.33
Total interest expense.....	23,181	34,761	59,685	113,692	176,917	-33.31	-46.37
Net interest income (tax equivalent).....	346,857	332,845	676,027	641,510	661,356	4.21	19.36
Non-interest income.....	115,913	114,058	242,583	222,667	209,228	1.63	19.99
Adjusted operating income (tax equivalent).....	462,770	446,903	918,610	864,177	870,584	3.55	19.52
Overhead expense.....	298,002	319,500	620,183	574,934	565,538	-6.73	16.83
Provision for credit losses.....	-5,450	-9,000	-14,600	77,760	32,825		
Securities gains (losses).....	27	33,511	33,516	3,053	4,733	-99.92	-98.94
Other tax equivalent adjustments.....	2	2	-4	0	1	0.00	
Pretax net operating income (tax equivalent).....	170,247	169,916	346,539	214,536	276,955	0.19	38.22
Applicable income taxes.....	29,253	25,892	58,748	24,194	37,650	12.98	27.92
Tax equivalent adjustments.....	6,716	5,997	12,295	12,303	12,967	11.99	-41.35
Applicable income taxes (tax equivalent).....	35,969	31,889	71,043	36,497	50,617	12.79	4.80
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	134,278	138,027	275,496	178,039	226,338	-2.72	51.13
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	134,278	138,027	275,496	178,039	226,338	-2.72	51.13
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	134,278	138,027	275,496	178,039	226,338	-2.72	51.13
Investment securities income (tax equivalent).....	50,832	42,499	86,876	85,431	80,435	19.61	54.83
US Treasury and agency securities (excluding mortgage-backed securities).....	1,276	33	268	0	315	3766.67	1776.47
Mortgage-backed securities.....	23,634	20,250	40,663	43,095	49,865	16.71	18.00
All other securities.....	25,922	22,216	45,945	42,336	30,255	16.68	103.56
Cash dividends declared.....	53,316	50,722	113,895	92,842	92,980	5.11	38.83
Common.....	48,192	45,569	103,618	90,707	92,980	5.76	25.48
Preferred.....	5,124	5,153	10,277	2,135	0	-0.56	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.90	2.90	47	2.83	2.92	43	2.82	2.85	46	3.12	3.27	35	3.95	4	48
Less: Interest expense	0.18	0.22	44	0.27	0.25	64	0.23	0.23	61	0.47	0.48	57	0.83	0.98	38
Equals: Net interest income (tax equivalent)	2.72	2.67	48	2.56	2.65	37	2.59	2.60	44	2.65	2.77	36	3.12	3.01	49
Plus: Non-interest income	0.91	0.96	55	0.88	1.11	46	0.93	1.04	50	0.92	1.21	41	0.99	1.32	43
Equals: adjusted operating income (tax equivalent)	3.62	3.67	58	3.44	3.82	32	3.52	3.70	37	3.57	4.04	28	4.10	4.41	36
Less: Overhead expense	2.33	2.17	68	2.46	2.24	67	2.37	2.17	68	2.37	2.57	47	2.66	2.69	56
Less: Provision for credit losses	-0.04	0.09	13	-0.07	-0.15	57	-0.06	-0.09	54	0.32	0.51	26	0.15	0.15	64
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	73	0.26	0.01	97	0.13	0.01	97	0.01	0.02	55	0.02	0.01	84
Plus: other tax equivalent adjustments	0	0	84	0	0	86	0	0	12	0	0	48	0	0	78
Equals: Pretax net operating income (tax equivalent)	1.33	1.40	46	1.31	1.79	16	1.33	1.66	24	0.89	1.04	35	1.30	1.56	28
Less: Applicable income taxes (tax equivalent)	0.28	0.33	38	0.25	0.41	12	0.27	0.38	17	0.15	0.23	27	0.24	0.36	18
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.05	1.06	49	1.06	1.36	20	1.05	1.26	29	0.74	0.81	37	1.07	1.19	32
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.05	1.06	48	1.06	1.35	21	1.05	1.26	29	0.74	0.82	36	1.07	1.19	32
Memo: Net income (last four quarters)	1.05	1.12	40	0.98	1.25	23	1.05	1.26	29	0.74	0.82	36	1.07	1.19	32
Net income—BHC and noncontrolling (minority) interest	1.05	1.07	46	1.06	1.37	19	1.05	1.27	27	0.74	0.83	36	1.07	1.20	31
Margin Analysis															
Average earning assets / Average assets	94.69	92.97	72	94.64	93.15	68	94.69	93.08	70	94.46	92.32	74	92.98	91.05	70
Average interest-bearing funds / Average assets	58.57	60.12	50	60.75	62.32	46	60.01	61.99	48	64.35	64.06	55	67.32	65.57	60
Interest income (tax equivalent) / Average earning assets	3.06	3.12	44	2.99	3.14	37	2.97	3.06	40	3.30	3.55	28	4.25	4.41	37
Interest expense / Average earning assets	0.19	0.24	43	0.28	0.27	63	0.24	0.25	61	0.50	0.52	54	0.90	1.08	37
Net interest income (tax equivalent) / Average earning assets	2.87	2.88	42	2.70	2.85	35	2.73	2.80	41	2.81	3.01	32	3.35	3.33	46
Yield or Cost															
Total loans and leases (tax equivalent)	3.42	4.01	13	3.40	4.05	16	3.45	4.01	19	3.62	4.27	13	4.56	5.09	17
Interest-bearing bank balances	0.34	0.42	25	0.09	0.11	19	0.13	0.14	31	0.20	0.27	31	1.27	2.04	15
Federal funds sold and reverse repos	1.63	0.58	91	0.18	0.26	55	0.15	0.25	51		0.68			2.44	
Trading assets	0	0.52	26	0	0.42	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3	3.09	41	2.94	3.11	36	2.92	3.04	39	3.25	3.51	28	4.18	4.36	36
Investment securities (tax equivalent)	2.24	1.85	84	2.37	1.80	87	2.25	1.77	84	2.76	2.25	82	2.89	2.76	66
US Treasury and agency securities (excluding mortgage-backed securities)	0.68	1.22	13	0.06	1.28	4	0.19	1.14	7		1.75		4.68	2.32	94
Mortgage-backed securities	1.97	1.78	68	1.86	1.56	76	1.82	1.57	78	2.48	2.05	88	2.66	2.61	58
All other securities	3.19	2.82	70	3.16	2.91	64	3.09	2.81	65	3.24	3.24	58	3.41	4.06	32
Interest-bearing deposits	0.16	0.20	48	0.24	0.24	58	0.21	0.21	58	0.51	0.53	53	1.05	1.10	51
Time deposits of \$250K or more	1.09	0.50	97	1.18	0.76	86	1.03	0.66	85	1.31	1.42	38	1.71	1.96	27
Time deposits < \$250K	0.86	0.44	90	1.12	0.72	85	1.05	0.62	88	1.61	1.36	66	1.74	1.82	40
Other domestic deposits	0.07	0.17	18	0.09	0.17	28	0.07	0.15	25	0.25	0.36	35	0.84	0.93	45
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.12	0.36	23	0.08	0.19	35	0.08	0.17	36	0.25	0.62	17	1.52	1.86	38
Other borrowed funds and trading liabilities	0.18	1.24	8	0.52	1.31	20	0.35	1.27	19	0.81	1.50	20	1.55	2.38	12
All interest-bearing funds	0.31	0.36	44	0.44	0.40	64	0.38	0.37	61	0.73	0.74	55	1.24	1.49	32

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	115,913	114,058	242,583	222,667	209,228
Fiduciary activities income	18,092	17,308	35,350	30,634	29,295
Service charges on deposit accounts - domestic	23,424	19,624	41,728	39,105	49,683
Trading revenue	4,234	3,190	7,099	16,484	14,875
Investment banking fees and commissions	19,467	17,408	36,056	28,288	26,118
Insurance activities revenue	196	369	522	192	265
Venture capital revenue	0	0	0	0	0
Net servicing fees	3,395	3,292	10,391	-10,311	6,109
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	11,116	21,439	36,759	45,485	19,477
Other non-interest income	35,989	31,428	74,678	72,790	63,406
Total overhead expenses	298,002	319,500	620,183	574,934	565,538
Personnel expense	169,868	160,953	329,138	324,396	311,934
Net occupancy expense	34,954	33,328	67,606	66,898	66,401
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	353	293	589	529	1,427
Other operating expenses	92,827	124,926	222,850	183,111	185,776
Fee income on mutual funds and annuities	19,468	17,408	36,056	28,288	26,118
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,296	3,200	3,162	3,256	3,521
Average personnel expense per employee	51.54	50.30	104.09	99.63	88.59
Average assets per employee	7,751.28	8,129.43	8,262.23	7,434.94	6,028.03

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	16.80	2.35	97	15.26	2.15	97	14.86	2.17	97	12.70	2.02	98	12.48	2.72	95
Overhead expenses / Net Interest Income + non-interest income	65.34	59.40	74	72.46	59.03	93	68.43	59.28	85	67.49	62.28	74	65.94	61.29	72
Percent of Average Assets															
Total overhead expense	2.33	2.17	68	2.46	2.24	67	2.37	2.17	68	2.37	2.57	47	2.66	2.69	56
Personnel expense	1.33	1.20	70	1.24	1.25	53	1.26	1.21	63	1.34	1.30	55	1.47	1.41	53
Net occupancy expense	0.27	0.22	71	0.26	0.24	60	0.26	0.23	65	0.28	0.26	61	0.31	0.28	65
Other operating expenses	0.73	0.72	63	0.96	0.73	83	0.86	0.72	78	0.76	0.94	45	0.88	0.97	53
Overhead less non-interest income	1.43	1.19	69	1.58	1.10	86	1.45	1.10	80	1.46	1.25	71	1.68	1.32	74
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	64.40	58.92	73	71.49	58.45	92	67.51	58.83	82	66.53	61.82	71	64.96	60.64	71
Personnel expense	36.71	32.65	71	36.02	33.10	67	35.83	32.93	65	37.54	32.36	82	35.83	32.39	70
Net occupancy expense	7.55	6.14	73	7.46	6.33	67	7.36	6.23	69	7.74	6.58	69	7.63	6.52	72
Other operating expenses	20.14	19.36	60	28.02	18.60	92	24.32	19.18	85	21.25	22.28	61	21.50	21.20	61
Total non-interest income	25.05	25.40	55	25.52	28.18	49	26.41	27.67	52	25.77	28.83	48	24.03	29.23	47
Fiduciary activities income	3.91	2.23	75	3.87	2.24	74	3.85	2.20	72	3.54	2.09	73	3.36	1.97	74
Service charges on domestic deposit accounts	5.06	3.45	75	4.39	3.19	73	4.54	3.27	72	4.53	3.27	72	5.71	3.88	72
Trading revenue	0.91	0.45	77	0.71	0.72	70	0.77	0.62	70	1.91	1.28	77	1.71	1.18	80
Investment banking fees and commissions	4.21	2.25	80	3.90	2.52	77	3.93	2.58	77	3.27	2.46	74	3	3.54	70
Insurance activities revenue	0.04	0.36	51	0.08	0.37	52	0.06	0.36	49	0.02	0.41	38	0.03	0.47	40
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.73	1.38	65	0.74	0.55	71	1.13	0.60	79	-1.19	0.01	11	0.70	0.28	80
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.40	1.51	69	4.80	3.83	71	4	3.30	66	5.26	3.92	68	2.24	1.86	65
Other non-interest income	7.78	9.09	49	7.03	9.26	40	8.13	9.27	54	8.42	9.65	51	7.28	10.04	38
Overhead less non-interest income	39.35	32.73	70	45.97	29.94	90	41.11	30.52	79	40.76	31.93	74	40.93	31.06	80
Applicable income taxes / Pretax net operating income (tax equivalent)	17.18	21.22	14	15.24	21.54	6	16.95	21.18	11	11.28	18.63	13	13.59	20.56	6
Applicable income tax + TE / Pretax net operating income + TE	21.13	23.38	21	18.77	23.10	8	20.50	22.67	17	17.01	21.18	16	18.28	23.23	11

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	14,488,026	13,448,076	13,956,705	13,142,443	12,204,363	7.73	29.45
Commercial and industrial loans	2,398,263	3,091,521	2,406,232	3,675,434	2,499,612	-22.42	7.52
Loans to individuals	557,618	465,939	482,259	484,600	480,255	19.68	72.89
Loans to depository institutions and acceptances of other banks	122,861	128,449	94,717	99,445	68,900	-4.35	
Agricultural loans	139,993	149,441	172,528	185,431	175,046	-6.32	-23.88
Other loans and leases	1,230,959	1,362,027	1,248,450	1,414,550	1,464,556	-9.62	-17.37
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	18,937,720	18,645,453	18,360,891	19,001,903	16,892,732	1.57	22.82
Less: Allowance for loan and lease losses	248,564	255,031	249,001	277,567	163,622	-2.54	44.23
Net loans and leases	18,689,156	18,390,422	18,111,890	18,724,336	16,729,110	1.62	22.58
Debt securities that reprice or mature in over 1 year	3,863,624	3,913,418	4,005,402	3,329,075	2,864,549	-1.27	57.90
Mutual funds and equity securities	70,066	41,553	55,187	30,930	21,785	68.62	238.65
Subtotal	22,622,846	22,345,393	22,172,479	22,084,341	19,615,444	1.24	27.71
Interest-bearing bank balances	221,003	1,719,504	1,411,151	1,696,440	363,723	-87.15	-31.47
Federal funds sold and reverse repos	30,500	0	0	0	0		
Debt securities that reprice or mature within 1 year	254,176	8,239	162,373	11,349	2,830	2985.03	1149.88
Trading assets	86,945	209,364	151,921	330,953	143,423	-58.47	156.50
Total earning assets	23,215,470	24,282,500	23,897,924	24,123,083	20,125,420	-4.39	28.33
Non-interest-bearing cash and due from depository institutions	158,627	143,002	172,276	120,462	132,283	10.93	67.08
Premises, fixed assets, and leases	287,758	304,231	296,527	307,326	333,767	-5.41	41.34
Other real estate owned	4,787	2,779	1,817	4,178	6,831	72.26	-58.13
Investment in unconsolidated subsidiaries	496	496	496	496	496	0.00	0.00
Intangible and other assets	1,523,863	1,298,361	1,379,852	1,319,083	1,263,130	17.37	30.24
Total assets	25,191,001	26,031,369	25,748,892	25,874,628	21,861,927	-3.23	28.71
Quarterly average assets	25,524,542	25,976,630	26,084,285	25,720,819	21,794,513	-1.74	32.70
Average loans and leases (YTD)	18,531,080	19,003,702	18,686,829	18,345,596	16,402,443	-2.49	23.37
Memoranda							
Loans held-for-sale	17,528	41,924	35,768	83,886	37,828	-58.19	-71.89
Loans not held-for-sale	18,920,192	18,603,529	18,325,123	18,918,017	16,854,904	1.70	23.20
Real estate loans secured by 1-4 family	5,752,846	5,202,125	5,453,470	4,866,723	4,428,797	10.59	51.14
Commercial real estate loans	8,064,244	7,563,113	7,819,066	7,585,106	7,072,821	6.63	20.49
Construction and land development	1,126,560	965,665	1,030,701	992,262	842,390	16.66	34.31
Multifamily	850,425	690,046	791,467	626,296	521,302	23.24	98.17
Nonfarm nonresidential	6,087,259	5,907,402	5,996,898	5,966,548	5,709,129	3.04	12.21
Real estate loans secured by farmland	670,936	682,838	684,169	690,614	702,745	-1.74	-3.22
Total investment securities	4,187,866	3,963,210	4,222,962	3,371,354	2,889,164	5.67	68.33
U.S. Treasury securities	371,266	153,545	127,618	0	0	141.80	
US agency securities (excluding mortgage-backed securities)	0	62,432	0	0	0	-100.00	-100.00
Municipal securities	1,083,476	1,055,461	1,188,670	952,613	658,674	2.65	166.09
Mortgage-backed securities	2,269,497	2,204,004	2,390,687	1,922,461	1,735,169	2.97	21.19
Asset-backed securities	0	74,834	74,667	98,205	96,179	-100.00	-100.00
Other debt securities	393,561	371,381	386,133	367,145	377,357	5.97	344.35
Mutual funds and equity securities	70,066	41,553	55,187	30,930	21,785	68.62	238.65
Available-for-sale securities	2,778,837	3,097,374	3,187,390	3,062,143	2,497,538	-10.28	11.69
U.S. Treasury securities	371,266	153,545	127,618	0	0	141.80	
US agency securities (excluding mortgage-backed securities)	0	62,432	0	0	0	-100.00	-100.00
Municipal securities	1,083,476	1,055,461	1,188,670	952,613	658,674	2.65	166.09
Mortgage-backed securities	930,534	1,379,721	1,410,302	1,644,180	1,365,328	-32.56	-50.31
Asset-backed securities	0	74,834	74,667	98,205	96,179	-100.00	-100.00
Other debt securities	393,561	371,381	386,133	367,145	377,357	5.97	344.35
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-123,639	2,649	-14,518	18,576	13,864		
Available-for-sale securities appreciation (depreciation)	-255,251	88,310	57,861	114,643	32,509		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,762,726	1,960,589	2,502,083	520,457	462,572	-10.09	2.72

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	7,539,642	7,450,196	7,375,442	6,531,002	4,453,324	1.20	64.81
NOW, ATS and transaction accounts	5,278,026	5,460,413	5,763,055	5,903,946	4,776,861	-3.34	44.60
Time deposits less brokered deposits < \$250K	1,190,174	1,362,275	1,357,231	1,755,289	2,227,686	-12.63	-40.25
MMDA and other savings accounts	6,818,299	6,925,061	6,751,630	5,983,359	5,198,747	-1.54	42.90
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	20,826,141	21,197,945	21,247,358	20,173,596	16,656,618	-1.75	38.95
Time deposits of \$250K or more	193,310	256,987	218,976	330,426	472,764	-24.78	-47.63
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	58,443	51,206	39,391	58,375	383,241	14.13	-87.15
Secured federal funds purchased	20,000	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	397,764	547,412	442,339	571,743	331,733	-27.34	-4.04
Other borrowings w/remaining maturity over 1 year	1,345	1,052	939	660,530	458,539	27.85	-99.72
Brokered deposits < \$250K	133,281	277,444	111,644	335,185	264,531	-51.96	
Noncore funding	784,143	1,134,101	813,289	1,956,259	1,910,808	-30.86	-54.16
Trading liabilities	155,450	104,677	78,058	165,207	75,265	48.50	441.02
Subordinated notes and debentures + trust preferred securities	555,785	561,292	555,441	635,225	391,496	-0.98	41.96
Other liabilities	398,389	340,396	342,067	327,513	485,565	17.04	52.74
Total liabilities	22,719,908	23,338,411	23,036,213	23,257,800	19,519,752	-2.65	30.73
Equity Capital							
Perpetual preferred stock (including surplus)	192,878	192,878	192,878	192,878	0	0.00	
Common stock	561,181	559,485	559,766	557,917	556,110	0.30	1.68
Common surplus	1,527,756	1,513,645	1,519,872	1,508,117	1,499,681	0.93	3.68
Retained earnings	1,363,344	1,208,086	1,282,383	1,120,781	1,079,390	12.85	74.22
Accumulated other comprehensive income	-304,210	47,201	27,411	65,091	-137		
Other equity capital components	-869,856	-828,337	-869,631	-827,956	-792,869		
Total holding company equity capital	2,471,093	2,692,958	2,712,679	2,616,828	2,342,175	-8.24	12.74
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,471,093	2,692,958	2,712,679	2,616,828	2,342,175	-8.24	12.74
Total liabilities and capital	25,191,001	26,031,369	25,748,892	25,874,628	21,861,927	-3.23	28.71
Memoranda							
Non-interest-bearing deposits	7,539,642	7,450,196	7,375,442	6,531,002	4,453,324	1.20	64.81
Interest-bearing deposits	13,613,090	14,282,180	14,202,536	14,308,205	12,940,589	-4.68	26.25
Total deposits	21,152,732	21,732,376	21,577,978	20,839,207	17,393,913	-2.67	37.74
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,712,679	2,616,828	2,616,828	2,342,175	2,247,573		
Accounting restatements	0	0	0	-43,806	0		
Net income	134,278	138,027	275,496	178,039	226,338		
Net sale of new perpetual preferred stock	0	0	0	192,878	0		
Net sale of new common stock	2,923	3,096	5,203	7,375	6,362		
Sale of treasury stock	0	1,187	2,234	0	0		
Less: Purchase of treasury stock	225	1,568	43,909	39,748	111,457		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	53,316	50,722	113,895	92,842	92,980		
Change in other comprehensive income	-331,621	-17,890	-37,680	65,228	58,926		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	6,375	4,000	8,402	7,529	7,413		
Holding company equity capital, ending balance	2,471,093	2,692,958	2,712,679	2,616,828	2,342,175		

BHC Name

City/State

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	57.51	38.78	84	51.66	36.32	80	54.20	36.25	84	50.79	36.22	81	55.82	37.78	81
Commercial and industrial loans	9.52	11.05	45	11.88	12.25	54	9.34	10.76	49	14.20	13.52	57	11.43	12.02	51
Loans to individuals	2.21	3.52	55	1.79	3.48	53	1.87	3.36	57	1.87	3.40	52	2.20	4.20	50
Loans to depository institutions and acceptances of other banks	0.49	0.02	93	0.49	0.01	96	0.37	0.02	93	0.38	0.03	91	0.32	0.04	88
Agricultural loans	0.56	0.19	84	0.57	0.21	84	0.67	0.18	87	0.72	0.19	87	0.80	0.24	85
Other loans and leases	4.89	4.45	60	5.23	4.22	65	4.85	4.47	60	5.47	4.63	63	6.70	5.01	67
Net loans and leases	74.19	61.60	81	70.65	59.81	81	70.34	58.67	79	72.37	61.58	79	76.52	63.77	83
Debt securities over 1 year	15.34	19.46	35	15.03	17.61	40	15.56	19.46	39	12.87	15.55	34	13.10	14.60	45
Mutual funds and equity securities	0.28	0.05	95	0.16	0.06	82	0.21	0.06	88	0.12	0.05	78	0.10	0.06	73
Subtotal	89.81	82.34	87	85.84	78.32	81	86.11	79.22	75	85.35	78.16	78	89.72	79.65	94
Interest-bearing bank balances	0.88	4.59	11	6.61	9.11	35	5.48	8.50	36	6.56	7.51	44	1.66	3.06	43
Federal funds sold and reverse repos	0.12	0.58	68	0	0.52	28	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	1.01	1.68	43	0.03	1.53	3	0.63	1.56	36	0.04	1.68	5	0.01	1.91	3
Trading assets	0.35	0.55	71	0.80	0.60	78	0.59	0.49	77	1.28	1.01	79	0.66	1.19	74
Total earning assets	92.16	90.95	66	93.28	91.43	70	92.81	91.77	62	93.23	91.05	75	92.06	89.53	74
Non-interest cash and due from depository institutions	0.63	1.01	18	0.55	1.01	17	0.67	0.82	32	0.47	1.07	10	0.61	1.14	16
Other real estate owned	0.02	0.01	77	0.01	0.02	56	0.01	0.01	55	0.02	0.02	58	0.03	0.03	61
All other assets	7.21	7.97	36	6.17	7.50	33	6.52	7.35	41	6.30	7.82	31	7.34	9.27	29
Memoranda															
Short-term investments	2.01	7.68	14	6.64	12.01	28	6.11	11.47	30	6.60	11.17	31	1.68	7.63	16
U.S. Treasury securities	1.47	1.96	57	0.59	1.08	62	0.50	1.47	50	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0	0.84	11	0.24	0.77	43	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	4.30	1.75	82	4.05	1.72	80	4.62	1.73	82	3.68	1.69	79	3.01	1.34	80
Mortgage-backed securities	9.01	13.68	31	8.47	12.97	31	9.28	14.14	29	7.43	11.75	31	7.94	11.44	30
Asset-backed securities	0	0.68	21	0.29	0.38	68	0.29	0.50	64	0.38	0.32	71	0.44	0.28	74
Other debt securities	1.56	0.52	84	1.43	0.52	81	1.50	0.53	83	1.42	0.42	84	1.73	0.39	88
Loans held-for-sale	0.07	0.35	44	0.16	0.42	43	0.14	0.55	42	0.32	0.52	48	0.17	0.39	46
Loans held for investment	75.11	61.41	84	71.47	59.85	84	71.17	58.06	83	73.11	61.72	80	77.10	63.50	85
Real estate loans secured by 1-4 family	22.84	12.26	86	19.98	11.69	87	21.18	11.46	87	18.81	11.91	80	20.26	13.29	76
Revolving	4.30	1.49	94	4.20	1.45	96	4.12	1.42	96	4.47	1.66	95	5.78	2.07	93
Closed-end, secured by first liens	18.38	10.40	85	15.66	9.84	81	16.92	9.67	85	14.20	9.81	73	14.28	10.69	73
Closed-end, secured by junior liens	0.16	0.18	66	0.13	0.20	45	0.14	0.17	62	0.14	0.22	46	0.20	0.28	50
Commercial real estate loans	32.01	24.34	67	29.05	22.48	64	30.37	22.69	69	29.31	22.22	65	32.35	22.23	71
Construction and land development	4.47	3.75	60	3.71	3.35	58	4	3.34	61	3.83	3.40	60	3.85	3.44	60
Multifamily	3.38	3.69	57	2.65	3.31	54	3.07	3.57	55	2.42	3.12	47	2.38	3.01	48
Nonfarm nonresidential	24.16	15.50	78	22.69	14.81	80	23.29	14.57	80	23.06	14.72	79	26.11	14.69	83
Real estate loans secured by farmland	2.66	0.35	96	2.62	0.34	96	2.66	0.30	96	2.67	0.33	96	3.21	0.36	96

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	76.50	62.08	73	72.13	59.66	68	76.01	61.05	73	69.16	57.15	69	72.25	57.46	70
Real estate loans secured by 1-4 family	30.38	20.31	81	27.90	19.82	76	29.70	19.86	80	25.61	19.43	69	26.22	20.75	67
Revolving	5.72	2.40	90	5.86	2.42	92	5.78	2.43	91	6.09	2.64	91	7.48	3.15	92
Closed-end	24.66	17.67	75	22.04	17.22	68	23.93	17.24	74	19.52	16.59	65	18.74	17.39	58
Commercial real estate loans	42.58	38.23	54	40.56	36.54	52	42.59	37.86	54	39.92	34.63	57	41.87	33.52	62
Construction and land development	5.95	5.97	53	5.18	5.50	52	5.61	5.65	54	5.22	5.26	55	4.99	5.09	56
1-4 family	2.20	1.34	73	1.52	1.11	68	1.69	1.18	68	1.31	0.93	66	1.48	0.94	70
Other	3.75	4.56	44	3.66	4.33	43	3.93	4.40	48	3.91	4.19	52	3.50	4.02	50
Multifamily	4.49	5.72	51	3.70	5.34	42	4.31	5.78	47	3.30	4.96	39	3.09	4.69	42
Nonfarm nonresidential	32.14	24.64	66	31.68	24.14	67	32.66	24.56	67	31.40	22.93	71	33.80	22.15	75
Owner-occupied	15.82	8.28	86	16.12	8.14	88	16.65	8.29	87	16.18	7.68	89	18.04	7.72	92
Other	16.32	16.13	51	15.57	15.71	50	16.02	15.94	49	15.22	14.95	50	15.76	14.34	55
Real estate loans secured by farmland	3.54	0.59	91	3.66	0.59	93	3.73	0.54	93	3.63	0.54	93	4.16	0.55	95
Loans to depository institutions and acceptances of other banks	0.65	0.05	92	0.69	0.03	93	0.52	0.04	91	0.52	0.06	89	0.41	0.11	86
Commercial and industrial loans	12.66	18.46	31	16.58	20.98	36	13.11	18.86	31	19.34	22.17	42	14.80	19.53	38
Loans to individuals	2.94	6.27	54	2.50	6.28	49	2.63	6.24	52	2.55	6.13	48	2.84	7.13	47
Credit card loans	0	0.53	22	0	0.51	45	0	0.53	45	0	0.65	44	0	0.81	42
Agricultural loans	0.74	0.32	83	0.80	0.37	83	0.94	0.34	85	0.98	0.32	86	1.04	0.37	83
Other loans and leases	6.50	8.30	55	7.30	8.03	59	6.80	8.75	57	7.44	9.09	57	8.67	9.85	57
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	585.38	407.54	84	571.19	383.17	87	583.69	391.81	86	575.33	381.27	85	622.48	391.26	87
Real estate loans secured by 1-4 family	232.44	130.40	84	220.95	124.52	86	228.07	126.06	86	213.05	125.03	86	225.89	138.18	79
Revolving	43.73	15.55	93	46.43	15.53	95	44.35	15.44	94	50.65	17.42	94	64.43	21.26	94
Closed-end	188.71	113.22	84	174.53	107.53	80	183.72	108.85	83	162.39	106.14	77	161.46	115.20	75
Commercial real estate loans	325.83	254.23	67	321.23	238.21	74	327.01	245.88	73	332.05	234.65	75	360.75	229.44	79
Construction and land development	45.52	38.88	59	41.02	35.52	59	43.11	35.95	60	43.44	35.62	61	42.97	34.95	63
1-4 family	16.82	8.60	78	12.07	7.06	77	12.94	7.42	75	10.87	6.34	74	12.77	6.61	75
Other	28.69	29.76	50	28.95	28.07	53	30.17	28.11	53	32.56	28.16	60	30.19	27.32	56
Multifamily	34.36	39.14	57	29.31	34.78	54	33.10	38.66	56	27.42	32.74	50	26.59	31.04	50
Nonfarm nonresidential	245.95	162.28	77	250.91	157.17	83	250.80	158.05	81	261.19	155.06	87	291.19	152.10	91
Owner-occupied	121.06	54.20	92	127.64	52.65	93	127.82	52.99	93	134.58	52.37	95	155.40	53.07	95
Other	124.90	106.54	62	123.27	102.08	60	122.98	102.54	60	126.61	100.54	60	135.79	97.41	66
Real estate loans secured by farmland	27.11	3.62	95	29	3.59	96	28.61	3.22	96	30.23	3.44	96	35.84	3.60	95
Loans to depository institutions and acceptances of other banks	4.96	0.27	93	5.46	0.18	96	3.96	0.21	93	4.35	0.28	92	3.51	0.44	90
Commercial and industrial loans	96.90	115.10	46	131.31	127.07	59	100.63	114.45	50	160.90	139.91	61	127.49	122.02	54
Loans to individuals	22.53	35.52	57	19.79	35.29	56	20.17	34.55	56	21.21	37.47	55	24.50	43.51	51
Credit card loans	0	2.76	22	0	2.61	45	0	2.77	46	0	3.30	45	0	4.34	42
Agricultural loans	5.66	1.81	84	6.35	2.01	85	7.22	1.86	87	8.12	1.88	88	8.93	2.18	86
Other loans and leases	49.74	50.19	60	57.85	46.75	67	52.21	51.06	61	61.92	49.54	64	74.70	52.44	68
Supplemental															
Non-owner occupied CRE loans / Gross loans	27.61	30.64	42	25.38	28.84	42	26.81	30.07	44	24.66	27.32	45	24.86	26.45	46
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	211.28	203.71	50	200.99	187.37	53	205.91	195.33	53	205.15	183.76	53	214.16	178.57	57
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	332.34	261.50	67	328.62	244.59	74	333.73	252.85	71	339.73	240.85	76	369.56	236.10	79

BHC Name

City/State

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.01	7.68	14	6.64	12.01	28	6.11	11.47	30	6.60	11.17	31	1.68	7.63	16
Liquid assets	12.46	25.39	15	17.26	28.17	21	16.52	29.03	22	15.73	26.22	21	10.86	22.44	16
Investment securities	16.62	21.68	33	15.22	19.64	37	16.40	21.63	34	13.03	17.85	31	13.22	16.99	34
Net loans and leases	74.19	61.60	81	70.65	59.81	81	70.34	58.67	79	72.37	61.58	79	76.52	63.77	83
Net loans, leases and standby letters of credit	75.28	62.44	80	71.82	60.62	83	71.46	59.49	80	73.52	62.48	81	77.91	64.84	86
Core deposits	82.67	75.64	72	81.43	74.75	74	82.52	75.71	78	77.97	70.67	64	76.19	63.09	81
Noncore funding	3.11	10.86	17	4.36	10.89	23	3.16	10.30	17	7.56	14.13	34	8.74	19.36	20
Time deposits of \$250K or more	0.77	1.54	30	0.99	1.81	31	0.85	1.58	31	1.28	2.11	34	2.16	2.94	44
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.23	1.20	36	0.20	1.20	34	0.15	1.23	31	0.23	1.47	33	1.75	1.94	62
Secured federal funds purchased	0.08	0	98	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.11	0.50	50	0.20	0.52	49	0.15	0.54	46	0.23	0.54	49	1.75	0.48	78
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	1.58	1.63	57	2.10	0.99	78	1.72	1	72	2.21	1.24	74	1.52	3.01	35
Earning assets that reprice within 1 year	40.07	36.16	59	43.37	38.93	61	41.93	37.37	61	42.45	39.38	53	42.49	39.29	60
Interest-bearing liabilities that reprice within 1 year	5.09	6.49	51	4.89	7.04	42	5.27	6.39	54	5.72	8.20	44	7.86	10.19	38
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	34.98	28.22	63	38.48	30.25	68	36.66	29.65	67	36.73	29.11	64	34.63	26.63	72
Other Liquidity and Funding Ratios															
Net noncore funding dependence	1.23	3.09	48	-2.66	-1.82	50	-3.43	-2.33	49	1.12	3.20	48	7.87	14.45	29
Net short-term noncore funding dependence	1.15	-1.79	62	-3.13	-8.21	65	-3.70	-7.71	60	-2.50	-4.76	55	4.63	3.38	45
Short-term investment / Short-term noncore funding	66	166.36	30	168.07	284.81	44	208.84	273.46	51	147.87	184.19	51	28.75	77.77	38
Liquid assets - short-term noncore funding / Nonliquid assets	10.75	28.61	29	16.08	34.02	25	16.28	36.68	26	13.37	28.18	30	5.64	16.97	31
Net loans and leases / Total deposits	88.35	76.80	74	84.62	74.66	77	83.94	72.79	74	89.85	79.43	77	96.18	90.31	66
Net loans and leases / Core deposits	89.74	82.80	66	86.76	81.17	65	85.24	78.25	64	92.82	88.34	64	100.44	103.93	51
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-5.45	-6.37	46	0.12	0.84	32	-0.66	0.12	17	0.90	1.57	49	0.77	0.72	64
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-11.26	-13.54	59	4.10	1.94	85	2.64	-0.25	93	5.54	4.31	70	1.81	1.36	66
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	31.97	23.58	59	20.80	13.42	68	23.22	14.28	68	8.25	11.38	54	12.80	12.67	59
Available-for-sale securities	66.35	74.56	36	78.15	84.66	30	75.48	83.77	30	90.83	87.23	44	86.45	85.40	40
U.S. Treasury securities	8.87	9.26	61	3.87	5.52	63	3.02	6.70	54	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0	4.02	11	1.58	4.50	48	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	25.87	8	87	26.63	8.87	87	28.15	8.22	88	28.26	9.83	83	22.80	7.75	84
Mortgage-backed securities	54.19	63.23	34	55.61	66.59	32	56.61	66.54	33	57.02	66.64	36	60.06	67.43	37
Asset-backed securities	0	3.36	21	1.89	2.05	68	1.77	2.50	66	2.91	1.91	73	3.33	1.66	76
Other debt securities	9.40	3.01	86	9.37	3.17	86	9.14	3.08	86	10.89	3.01	89	13.06	2.94	89
Mutual funds and equity securities	1.67	0.28	93	1.05	0.32	85	1.31	0.29	90	0.92	0.35	82	0.75	0.40	73
Debt securities 1 year or less	6.07	8.89	54	0.21	8.69	3	3.85	7.78	42	0.34	10.55	4	0.10	11.86	0
Debt securities 1 to 5 years	31.02	20.02	75	6.46	17.05	30	18.34	18.25	55	1.28	17.03	10	1.34	17.94	11
Debt securities over 5 years	61.23	68.75	32	92.29	72.17	89	76.51	71.11	52	97.46	69.86	93	97.81	66.02	97
Pledged securities	42.09	30.80	69	49.47	33.87	71	59.25	32.26	84	15.44	35.67	25	16.01	30.57	32
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-70.73	-31.70	15	90.34	51.37	73	-7.86	27.98	27	365.91	183.32	80	12.03	26.69	50
Investment securities	5.67	21.19	31	32.25	33.34	57	25.26	31.36	48	16.69	23.62	43	6.66	11.75	53
Core deposits	-1.75	9.58	12	10.94	16.88	28	5.32	16.94	9	21.11	26.88	34	8.88	11.23	54
Noncore funding	-30.86	10.50	9	-43.58	-23.76	24	-58.43	-14.79	3	2.38	-12.18	68	-21.50	6.59	12

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	8,474,180	9,003,425	8,764,168	8,651,055	6,689,519
Commit: Secured commercial real estate loans	1,700,525	1,934,125	1,914,238	1,787,963	1,168,624
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	274,657	306,138	289,492	298,750	303,020
Commercial and similar letters of credit	50,802	56,862	54,196	56,229	50,432
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	35,000	54,000	51,000	292,262	255,000
Written options contracts (interest rate)	905,708	826,955	978,849	702,651	164,968
Purchased options contracts (interest rate)	757,294	490,257	714,873	316,593	22,925
Interest rate swaps	8,641,471	8,178,992	8,788,402	7,734,828	6,535,812
Futures and forward foreign exchange	31,398	29,638	23,988	14,865	24,661
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	33.64	24.48	79	34.59	22.45	84	34.04	22.78	83	33.43	22.01	84	30.60	23.52	75
Standby letters of credit	1.09	0.66	79	1.18	0.67	84	1.12	0.65	83	1.15	0.71	79	1.39	0.84	81
Commercial and similar letters of credit	0.20	0.02	95	0.22	0.02	95	0.21	0.02	95	0.22	0.02	95	0.23	0.02	96
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	41.17	44.65	75	36.80	49.75	72	41	46.30	76	35.02	48.62	67	32.03	68.47	60
Interest rate contracts	41.04	32.11	78	36.69	35.96	76	40.91	32.46	80	34.96	34.36	71	31.92	47.31	63
Interest rate futures and forward contracts	0.14	3.60	49	0.21	5.17	46	0.20	3.25	48	1.13	6.21	59	1.17	10.67	63
Written options contracts (interest rate)	3.60	1.58	87	3.18	1.82	82	3.80	1.41	87	2.72	2.18	74	0.75	2.47	60
Purchased options contracts (interest rate)	3.01	1.48	86	1.88	1.33	78	2.78	1.31	82	1.22	1.46	74	0.10	2.65	50
Interest rate swaps	34.30	21.90	83	31.42	20.67	82	34.13	20.49	83	29.89	20.83	79	29.90	28.86	74
Foreign exchange contracts	0.12	6.76	66	0.11	6.16	65	0.09	6.30	64	0.06	6.01	57	0.11	10.12	55
Futures and forward foreign exchange contracts	0.12	4.19	67	0.11	3.93	66	0.09	3.78	67	0.06	3.47	58	0.11	5.23	57
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	45.73	46.07	64	47.38	42.93	71	46.90	44.98	67	47.16	42.82	73	40.78	45.53	63

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	10,370,871	9,579,842	10,557,112	9,061,199	7,003,366
Interest rate contracts	10,339,473	9,550,204	10,533,124	9,046,334	6,978,705
Foreign exchange contracts	31,398	29,638	23,988	14,865	24,661
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	66,398	83,638	74,988	307,127	279,661
Written options	905,708	826,955	978,849	702,651	164,968
Exchange-traded	0	0	0	0	0
Over-the-counter	905,708	826,955	978,849	702,651	164,968
Purchased options	757,294	490,257	714,873	316,593	22,925
Exchange-traded	0	0	0	0	0
Over-the-counter	757,294	490,257	714,873	316,593	22,925
Swaps	8,641,471	8,178,992	8,788,402	7,734,828	6,535,812
Held for trading	9,156,060	8,659,506	9,218,147	8,368,014	6,581,662
Interest rate contracts	9,156,060	8,659,506	9,218,147	8,368,014	6,581,662
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,214,811	920,336	1,338,965	693,185	421,704
Interest rate contracts	1,183,413	890,698	1,314,977	678,320	397,043
Foreign exchange contracts	31,398	29,638	23,988	14,865	24,661
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	9,464,948	8,751,016	9,578,177	8,356,898	6,836,908
One year or less	1,871,292	2,142,026	2,046,463	2,319,800	1,786,397
Over 1 year to 5 years	3,135,727	2,091,608	3,139,368	1,467,836	952,456
Over 5 years	4,457,929	4,517,382	4,392,346	4,569,262	4,098,055
Gross negative fair value (absolute value)	174,892	126,105	110,343	179,415	77,791
Gross positive fair value	98,807	234,840	185,477	351,045	146,776
Held for trading	96,745	230,778	182,814	342,688	145,361
Non-traded	2,062	4,062	2,663	8,357	1,415
Current credit exposure on risk-based capital derivative contracts	87,158	220,100	162,837	332,802	144,731
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.70	93.66	43	99.69	94.09	43	99.77	94.17	43	99.84	94.10	53	99.65	93.44	51
Foreign exchange contracts	0.30	3.30	61	0.31	3.27	61	0.23	3.47	60	0.16	3.49	52	0.35	3.20	54
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	8.73	5.78	70	8.63	7.49	67	9.27	6.28	71	7.75	8.18	60	2.36	5.91	44
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	8.73	5.46	72	8.63	7.20	69	9.27	5.96	73	7.75	7.73	62	2.36	5.10	46
Purchased options	7.30	3.69	73	5.12	3.44	71	6.77	3.27	75	3.49	3.42	67	0.33	4.42	44
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	7.30	3.17	77	5.12	3.04	73	6.77	2.87	78	3.49	2.86	69	0.33	3.35	47
Swaps	83.32	74.97	48	85.38	71.23	55	83.25	74.26	50	85.36	68.76	58	93.32	69.75	72
Held for trading															
Interest rate contracts	88.29	37.98	74	90.39	40.60	74	87.32	40.42	74	92.35	43.53	77	93.98	44.16	77
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded															
Interest rate contracts	11.71	62.02	25	9.61	59.40	25	12.68	59.58	25	7.65	56.47	22	6.02	55.84	22
Foreign exchange contracts	11.41	57.94	26	9.30	56.19	25	12.46	56.71	26	7.49	53.82	22	5.67	52.22	22
Equity, commodity, and other contracts	0.30	0.36	78	0.31	0.38	80	0.23	0.40	78	0.16	0.46	75	0.35	0.34	77
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	91.26	93.09	27	91.35	91.87	31	90.73	92.53	30	92.23	91.48	34	97.62	93.86	50
Over 1 year to 5 years	18.04	31.78	43	22.36	28.05	55	19.38	27.56	51	25.60	32.05	53	25.51	32.17	55
Over 5 years	30.24	24.76	60	21.83	26.03	42	29.74	27.01	52	16.20	27.06	35	13.60	30.45	29
	42.99	27.14	70	47.16	30.08	68	41.61	29.89	66	50.43	29.56	74	58.52	28.09	82
Gross negative fair value (absolute value)	1.69	1.56	59	1.32	1.25	60	1.05	0.98	56	1.98	1.55	67	1.11	0.83	68
Gross positive fair value	0.95	1.74	33	2.45	1.68	80	1.76	1.34	71	3.87	2.23	86	2.10	1.19	85
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.08	0.07	74	0.06	0.05	76	0.05	0.04	76	0.09	0.07	78	0.04	0.06	75
Gross positive fair value (X)	0.04	0.08	63	0.11	0.07	82	0.08	0.05	83	0.17	0.09	85	0.08	0.07	81
Held for trading (X)	0.04	0.06	75	0.11	0.05	85	0.08	0.04	86	0.17	0.07	88	0.08	0.06	85
Non-traded (X)	0	0.02	30	0	0.01	29	0	0.01	31	0	0.02	37	0	0.01	30
Current credit exposure (X)	0.04	0.04	70	0.10	0.05	83	0.07	0.04	85	0.16	0.06	85	0.08	0.05	81
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.42	0.54	68	1.13	0.63	80	0.81	0.46	82	1.69	0.85	82	0.78	0.73	78

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	249,001	277,567	277,567	163,621	160,537
Gross losses	3,518	17,724	30,952	30,558	53,187
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	8,321	4,588	17,146	21,020	17,162
Net losses	-4,803	13,136	13,806	9,538	36,025
Provision for loan and lease losses	-5,240	-9,400	-14,760	77,760	32,825
Adjustments	0	0	0	45,724	6,285
Ending balance	248,564	255,031	249,001	277,567	163,622
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.04	0.08	17	-0.07	-0.14	57	-0.06	-0.09	55	0.32	0.51	26	0.15	0.15	64
Provision for loan and lease losses / Average loans and leases	-0.06	0.14	19	-0.10	-0.25	61	-0.08	-0.16	58	0.42	0.82	23	0.20	0.24	53
Provision for loan and lease losses / Net loan and lease losses	109.10	198.72	46	-71.56	77.32	50	-106.91	-105.48	44	815.27	487.86	82	91.12	130.58	17
Allowance for loan and lease losses / Total loans and leases not held for sale	1.31	1.17	68	1.37	1.39	53	1.36	1.23	67	1.47	1.58	46	0.97	0.83	68
Allowance for loan and lease losses / Total loans and leases	1.31	1.15	68	1.37	1.37	54	1.36	1.20	67	1.46	1.55	48	0.97	0.81	69
Allowance for loan and lease losses / Net loans and leases losses (X)		28.67		9.71	15.27	52	18.04	21.39	64	29.10	11.58	87	4.54	8.03	48
Allowance for loan and lease losses / Nonaccrual assets	153.02	413.77	15	172.48	318.67	25	173.26	364.13	21	202.31	299.17	40	130.80	218.72	37
ALLL / 90+ days past due + nonaccrual loans and leases	142.78	319.24	25	165.90	260.68	31	163.64	287.08	29	188.66	244.34	42	115.92	151.73	44
Gross loan and lease losses / Average loans and leases	0.04	0.16	24	0.19	0.22	55	0.17	0.19	52	0.17	0.34	36	0.32	0.28	68
Recoveries / Average loans and leases	0.09	0.07	69	0.05	0.08	41	0.09	0.08	63	0.11	0.07	78	0.10	0.08	73
Net losses / Average loans and leases	-0.05	0.08	2	0.14	0.13	59	0.07	0.11	48	0.05	0.27	16	0.22	0.21	61
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	26.88	23.25	65	15.01	16.12	56	56.11	34.67	80	39.52	33.98	68	25.97	36.22	40
Earnings coverage of net loan and lease losses (X)	-32.96	-9.51	21	11.76	4.52	47	23.14	39.72	55	29.36	22.91	72	8.24	24.40	34

Net Loan and Lease Losses By Type

Real estate loans	-0.06	-0.01	7	0.11	0.03	84	0.04	0.02	74	-0.07	0.04	1	-0.03	0.01	8
Real estate loans secured by 1-4 family	-0.03	-0.02	33	0.03	-0.01	89	0.01	-0.02	80	-0.07	0.01	4	0.03	0.01	75
Revolving	-0.03	-0.08	46	0.10	-0.05	88	0.05	-0.07	88	-0.30	0.01	6	0.05	0.02	66
Closed-end	-0.03	-0.02	26	0.01	-0.01	82	0	-0.01	63	-0.01	0	34	0.02	0	75
Commercial real estate loans	-0.09	0	4	0.18	0.05	83	0.07	0.04	75	-0.08	0.07	1	-0.08	0.01	3
Construction and land development	-0.01	-0.02	37	-0.14	0	4	-0.14	0	3	-0.71	0	0	-0.43	-0.01	2
1-4 family	-0.01	0	8	-0.10	0	0	-0.12	0	0	-0.72	0	0	-0.41	0	0
Other	0	-0.01	38	-0.04	-0.01	17	-0.02	0	22	0.01	0	72	-0.02	-0.01	23
Multifamily	0	0	58	-0.01	0.01	6	0	0.01	11	0	0	58	0.01	0	84
Nonfarm nonresidential	-0.12	0	3	0.25	0.07	85	0.11	0.05	79	0.01	0.11	31	-0.03	0.02	7
Owner-occupied	-0.11	0	1	0.14	0.01	95	0.07	0.01	94	0.01	0.02	59	-0.02	0.01	4
Other	-0.01	0	15	0.11	0.06	78	0.05	0.04	72	0	0.08	35	-0.01	0.01	11
Real estate loans secured by farmland	-0.04	0	8	0	-0.01	58	0	0	54	0.02	0.02	78	0	0.01	76
Commercial and industrial loans	-0.13	0.10	6	0.24	0.20	61	0.25	0.17	71	0.26	0.47	40	1.24	0.37	93
Loans to individuals	0.66	0.65	60	0.45	0.78	47	0.44	0.71	42	0.65	1.13	44	0.73	1.17	41
Credit card loans		1.99		0	2.18	8	0	1.84	6	0	2.92	9	0	3.11	7
Agricultural loans	0	0.01	22	0.27	0.03	88	0.04	0.02	79	2.32	0.19	93	0.23	0.08	82
Loans to foreign governments and institutions		0		0	0		0	0			0			0	
Other loans and leases	-0.06	0.14	2	0.09	0.08	67	-0.02	0.10	10	0.17	0.15	67	0.35	0.15	80

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	88,264	35,293	47,610	80,058	75,797
90+ days past due loans and leases	11,652	5,865	8,453	9,929	16,055
Nonaccrual loans and leases	162,434	147,865	143,714	137,198	125,098
Total past due and nonaccrual loans and leases	262,350	189,023	199,777	227,185	216,950
Restructured 30-89 days past due					
Restructured 30-89 days past due	1,368	5,768	966	1,234	4,288
Restructured 90+ days past due	135	469	1,172	628	1,777
Restructured nonaccrual	45,427	60,504	56,122	35,755	20,825
Total restructured loans and leases	46,930	66,741	58,260	37,617	26,890
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	25,902	45,764	27,701	66,570	49,084
Other real estate owned	4,787	2,779	1,817	4,178	6,831
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Loans and Leases															
30-89 days past due loans and leases	0.47	0.32	75	0.19	0.27	45	0.26	0.32	51	0.42	0.39	65	0.45	0.43	63
90+ days past due loans and leases	0.06	0.09	63	0.03	0.10	52	0.05	0.10	58	0.05	0.12	52	0.10	0.15	61
Nonaccrual loans and leases	0.86	0.38	90	0.79	0.58	72	0.78	0.46	84	0.72	0.66	61	0.74	0.51	76
90+ days past due and nonaccrual loans and leases	0.92	0.53	84	0.82	0.73	65	0.83	0.62	74	0.77	0.85	51	0.84	0.71	64
30-89 days past due restructured															
30-89 days past due restructured	0.01	0.01	70	0.03	0.01	85	0.01	0.01	64	0.01	0.01	57	0.03	0.01	76
90+ days past due restructured	0	0	72	0	0	78	0.01	0	83	0	0.01	74	0.01	0.01	84
Nonaccrual restructured	0.24	0.09	87	0.32	0.12	89	0.31	0.10	90	0.19	0.13	72	0.12	0.14	57
30-89 days past due loans held for sale	0	0	40	0	0	40	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.47	0.32	75	0.19	0.27	45	0.26	0.32	51	0.42	0.40	65	0.45	0.43	63
90+ days past due assets	0.06	0.10	63	0.03	0.10	51	0.05	0.10	57	0.05	0.12	52	0.10	0.15	59
Nonaccrual assets	0.86	0.39	89	0.79	0.59	71	0.78	0.47	83	0.72	0.67	61	0.74	0.53	75
30+ days past due and nonaccrual assets	1.39	0.88	81	1.01	1.04	59	1.09	0.97	67	1.20	1.29	57	1.28	1.19	61
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.69	0.32	87	0.59	0.43	75	0.59	0.36	82	0.57	0.52	64	0.65	0.44	79
90+ days past due and nonaccrual assets + other real estate owned	0.71	0.34	88	0.60	0.46	72	0.60	0.37	82	0.58	0.55	61	0.68	0.48	78
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.77	0.38	89	0.78	0.52	81	0.68	0.41	80	0.81	0.60	74	0.86	0.53	81
Allowance for loan and lease losses	78.30	57.44	75	79.46	67.93	72	70.43	62.64	68	75.59	66.66	70	114.34	115.41	58
Equity capital + allowance for loan and lease losses	7.16	3.52	90	6.87	4.43	83	5.92	3.60	81	7.25	4.97	79	7.47	4.28	84
Tier 1 capital + allowance for loan and lease losses	7.74	3.97	88	8.41	5.28	81	7.17	4.30	80	8.95	6.05	77	9.54	5.65	85
Loans and leases + other real estate owned	1.03	0.63	82	1.09	0.88	68	0.96	0.71	73	1.10	0.97	64	1.11	0.85	71

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.41	0.26	75	0.21	0.24	53	0.27	0.26	57	0.49	0.39	67	0.52	0.38	73
90+ days past due	0.07	0.11	69	0.04	0.12	60	0.05	0.12	67	0.07	0.16	62	0.12	0.16	70
Nonaccrual	0.81	0.45	83	0.84	0.65	70	0.82	0.52	80	0.75	0.76	60	0.61	0.46	69
Commercial and industrial															
30–89 days past due	0.72	0.28	89	0.13	0.17	51	0.24	0.24	60	0.27	0.23	69	0.12	0.31	27
90+ days past due	0.07	0.03	81	0.01	0.02	54	0.02	0.04	59	0.01	0.03	57	0.04	0.05	61
Nonaccrual	1.22	0.46	90	0.48	0.64	48	0.47	0.57	50	0.45	0.75	36	0.98	0.83	63
Individuals															
30–89 days past due	1.14	0.70	80	0.51	0.55	52	0.92	0.63	73	0.73	0.83	48	1.07	0.83	64
90+ days past due	0.07	0.07	68	0.03	0.07	58	0.07	0.09	63	0.09	0.14	57	0.10	0.17	58
Nonaccrual	0.03	0.18	34	0.06	0.18	45	0.05	0.17	41	0.07	0.28	37	0	0.17	11
Depository institution loans															
30–89 days past due	0	0.01	45	0	0	45	0	0.01	45	0	0	46	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	46	0	0	49
Nonaccrual	0	0.01	45	0	0	48	0	0	47	0	0	47	0	0	48
Agricultural															
30–89 days past due	0.02	0.10	60	0	0.16	29	0	0.07	61	0.34	0.17	76	0.29	0.24	68
90+ days past due	0	0	44	0	0	44	0	0	42	0	0	44	0.07	0	93
Nonaccrual	0.72	0.36	80	1.55	0.69	81	0.68	0.70	78	1.43	0.49	84	5.66	0.67	93
Foreign governments															
30–89 days past due		0			0.01			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.18			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.44	0.11	84	0.04	0.11	54	0.02	0.12	51	0.12	0.18	60	0.28	0.20	68
90+ days past due	0	0.01	33	0.01	0.01	85	0	0.01	34	0.01	0.01	77	0.01	0.01	77
Nonaccrual	1.20	0.07	97	1.33	0.13	96	1.28	0.09	98	1.35	0.15	95	1.13	0.13	96

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.73	0.39	80	0.35	0.35	62	0.58	0.46	71	0.82	0.65	74	1.08	0.67	80
	90+ days past due	0.16	0.22	73	0.10	0.27	65	0.12	0.24	68	0.16	0.33	71	0.21	0.31	74
	Nonaccrual	0.80	0.61	73	0.92	0.82	68	0.87	0.71	71	0.80	0.89	56	0.61	0.73	49
Revolving	30-89 days past due	0.46	0.26	78	0.30	0.29	58	0.46	0.28	72	0.60	0.48	64	0.92	0.45	89
	90+ days past due	0.16	0.02	92	0.13	0.02	88	0.21	0.02	92	0.22	0.03	92	0.19	0.05	89
	Nonaccrual	0.72	1.15	63	0.93	1.05	65	0.78	1.18	62	0.81	1.13	59	0.54	1	44
Closed-end	30-89 days past due	0.79	0.42	79	0.36	0.36	62	0.62	0.49	71	0.88	0.65	75	1.14	0.70	80
	90+ days past due	0.16	0.25	73	0.09	0.29	65	0.10	0.26	68	0.14	0.38	68	0.21	0.35	71
	Nonaccrual	0.81	0.60	74	0.92	0.77	69	0.89	0.67	71	0.80	0.87	56	0.63	0.70	52
Junior lien	30-89 days past due	0.02	0.01	83	0	0.01	31	0.01	0.01	69	0.01	0.02	40	0.01	0.02	43
	90+ days past due	0	0	86	0	0	84	0	0	78	0	0	79	0.02	0	92
	Nonaccrual	0.02	0.02	55	0.03	0.04	47	0.02	0.03	48	0.03	0.04	43	0.03	0.04	43
Commercial real estate	30-89 days past due	0.19	0.16	67	0.11	0.14	56	0.05	0.15	38	0.32	0.26	68	0.19	0.18	65
	90+ days past due	0	0.01	67	0	0.01	61	0.02	0.01	79	0.02	0.02	68	0.06	0.03	73
	Nonaccrual	0.76	0.32	87	0.70	0.52	70	0.71	0.38	79	0.65	0.62	56	0.49	0.23	82
Construction and development	30-89 days past due	0.75	0.22	86	0.08	0.12	65	0.13	0.17	67	0.23	0.28	60	0.28	0.28	66
	90+ days past due	0	0.01	39	0	0.01	38	0	0.01	38	0.02	0.01	83	0.08	0.02	87
	Nonaccrual	0.06	0.16	57	0.13	0.36	59	0.10	0.20	61	0.20	0.41	56	0.53	0.20	87
1-4 family	30-89 days past due	0.74	0.02	98	0.07	0.02	85	0.13	0.02	90	0.09	0.03	81	0.15	0.06	82
	90+ days past due	0	0	47	0	0	44	0	0	44	0.02	0	89	0.07	0	94
	Nonaccrual	0	0.01	67	0.02	0.02	74	0.02	0.01	77	0.05	0.03	77	0.26	0.02	95
Other	30-89 days past due	0.01	0.17	47	0.01	0.07	50	0	0.13	21	0.14	0.22	63	0.13	0.20	62
	90+ days past due	0	0.01	40	0	0	41	0	0	41	0	0	40	0.01	0.01	77
	Nonaccrual	0.06	0.13	65	0.11	0.29	61	0.08	0.16	65	0.15	0.35	60	0.26	0.17	81
Multifamily	30-89 days past due	0	0.04	29	0	0.06	28	0.08	0.07	72	0.07	0.09	62	0.21	0.08	85
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.14	0.07	80	0.12	0.14	68	0.24	0.17	75	0.09	0.11	60	0.03	0.05	57
Nonfarm non-residential	30-89 days past due	0.12	0.13	58	0.13	0.14	63	0.04	0.13	39	0.36	0.23	73	0.18	0.14	66
	90+ days past due	0.01	0.01	73	0	0.01	67	0.02	0.01	85	0.02	0.02	71	0.06	0.03	78
	Nonaccrual	0.98	0.39	88	0.86	0.66	68	0.87	0.45	81	0.79	0.80	56	0.53	0.28	79
Owner Occupied	30-89 days past due	0.08	0.04	77	0.04	0.04	56	0.04	0.04	59	0.32	0.07	95	0.15	0.07	85
	90+ days past due	0	0	75	0	0	34	0.02	0	91	0.02	0	84	0.06	0.01	85
	Nonaccrual	0.57	0.14	98	0.66	0.25	91	0.65	0.17	94	0.59	0.27	87	0.37	0.16	82
Other	30-89 days past due	0.04	0.08	57	0.10	0.09	71	0	0.08	29	0.04	0.14	48	0.03	0.07	38
	90+ days past due	0	0	81	0	0.01	75	0	0	81	0	0.01	68	0	0.01	30
	Nonaccrual	0.41	0.21	80	0.20	0.40	43	0.22	0.23	62	0.20	0.44	40	0.16	0.10	72
Farmland	30-89 days past due	0.28	0.11	82	0.22	0.11	76	0.16	0.10	78	0	0.11	61	0.21	0.23	63
	90+ days past due	0	0.01	43	0	0	45	0	0	45	0.01	0	92	0.16	0.01	92
	Nonaccrual	1.47	0.63	83	1.67	1.10	76	1.78	0.69	83	1.44	1.13	71	1.78	0.84	75
Credit card	30-89 days past due		1.02		0	0.63	7	0	0.81	6	0	0.95	7	0	1.19	6
	90+ days past due		0.44		0	0.39	15	0	0.45	14	0	0.63	13	0	0.78	12
	Nonaccrual		0.11		0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,219,081	1,244,793	1,210,007	1,238,078	1,262,922
Retained earnings	1,403,484	1,263,204	1,335,933	1,181,643	1,079,390
Accumulated other comprehensive income (AOCI)	-304,210	47,201	27,411	65,091	-137
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,318,355	2,555,198	2,573,351	2,484,812	2,342,175
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	548,902	546,394	543,171	544,959	545,322
Accumulated other comprehensive income-related adjustments	-304,211	47,201	27,411	65,091	-134
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,073,664	1,961,603	2,002,769	1,874,762	1,796,987
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,073,664	1,961,603	2,002,769	1,874,762	1,796,987
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	192,878	192,878	192,878	192,878	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	192,878	192,878	192,878	192,878	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	192,878	192,878	192,878	192,878	0
Tier 1 Capital	2,266,542	2,154,481	2,195,647	2,067,640	1,796,987
Tier 2 Capital					
Tier 2 capital instruments and related surplus	387,007	466,000	450,440	541,000	216,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	211,817	200,144	195,442	229,161	166,210
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	598,824	666,144	645,882	770,161	382,210
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	598,824	666,144	645,882	770,161	382,210
Exited advanced approach tier 2 capital					
Total capital	2,865,366	2,820,625	2,841,529	2,837,801	2,179,197
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	25,564,705	26,031,749	26,137,835	25,781,681	21,794,513
Less: Deductions from common equity tier 1 capital	548,902	546,393	543,171	544,959	526,345
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	25,015,803	25,485,356	25,594,664	25,236,722	21,268,168
Total risk-weighted assets	20,911,478	19,531,360	20,130,361	19,648,456	18,517,809
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	9.92	11.85	25	10.04	12.66	10	9.95	12.37	15	9.54	12.35	5	9.70	12.11	14
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.84	12.53	23	11.03	13.44	9	10.91	13.11	14	10.52	13.08	7	9.70	12.78	3
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.70	14.37	39	14.44	15.42	35	14.12	14.91	41	14.44	15.23	44	11.77	14.36	5
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.06	9.08	52	8.45	9.11	30	8.58	8.98	41	8.19	9.13	20	8.45	9.76	15
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	298	261	288	220	205	14.18	114.39
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	298	261	288	220	205	14.18	114.39
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total Insurance Underwriting Equity							
Total insurance underwriting equity	2	-43	-43	-60	-93		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	2	-43	-43	-60	-93		
Total insurance underwriting net income	22	29	45	17	33	-24.14	100.00
Total property and casualty	0	0	0	0	0		
Total life and health	22	29	45	17	33	-24.14	100.00
Claims and Claims Adjusted Expense Reserves (P/C)							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned Premiums (P/C)							
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder Benefit and Contractholder Funds (L/H)							
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate Account Liabilities (L/H)							
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance Activities Revenue							
Insurance activities revenue	196	369	522	192	265	-46.88	-19.34
Other insurance activities income	53	170	194	58	7	-68.82	-59.54
Insurance and reinsurance underwriting income	143	199	328	134	258	-28.14	27.68
Premiums	53	170	194	58	258	-68.82	-52.68
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	53	170	194	58	258	-68.82	-52.68
Insurance benefits, losses, expenses	0	0	0	0	214		-100.00
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	374,338	269,227	345,596	255,491	229,143	39.04	207.02

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	82	0	0	83	0	0	83	0	0	79	0	0.01	76
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	51.63	16	0	52.30	18	0	53.11	18	0	53.67	17	0	51.47	18
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	48.37	83	100	47.70	82	100	46.89	82	100	46.33	82	100	48.53	81
Separate account assets (L/H) / Total life assets	0	11.61	43	0	13.29	42	0	13.40	42	0	11.24	43	0	7.26	42
Insurance Activities Revenue / Adjusted Operating Income															
Insurance activities revenue / Adjusted operating income	0.04	0.36	51	0.08	0.37	52	0.06	0.36	49	0.02	0.41	38	0.03	0.47	40
Premium income / Insurance activities revenue	27.04	3.08	90	46.07	3.14	91	37.16	2.76	91	30.21	2.84	91	97.36	7.32	94
Credit related premium income / Total premium income	0	34.56	33	0	30.92	35	0	32.99	34	0	38.23	29	0	34.91	29
Other premium income / Total premium income	100	65.44	66	100	69.08	65	100	67.01	65	100	61.77	70	100	65.09	70
Insurance Underwriting Net Income / Consolidated Net Income															
Insurance underwriting net income / Consolidated net income	0.02	0.02	87	0.02	0.02	86	0.02	0.02	86	0.01	0.03	84	0.01	0.08	80
Insurance net income (P/C) / Equity (P/C)		18.14			21.10			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)	2,200	163.24	93		5.07			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums	0	3,806.36	8	0	-395.05	12	0	927.51	7	0	447.82	9	82.95	233.61	48
Reinsurance Recovery (P/C) / Total Assets (P/C)															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance Recovery (L/H) / Total Assets (L/H)															
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45
Net Assets of Insurance Underwriting Subsidiaries / Consolidated Assets															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	14.88	12.13	57	11.17	11.54	43	14.14	12	54	10.89	11.03	46	11.69	11.51	49
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.53	37	0	0.47	38	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name _____

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Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	122,861	128,449	94,717	99,445	68,900
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	122,861	128,449	94,717	99,445	68,900
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	122,861	128,449	94,717	99,445	68,900
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-4.35	11.61	42	28.14	-1.19	82	-4.75	6.83	41	44.33	-2.40	90		22.48	
Total selected assets	-4.35	18.50	40	28.14	3.19	76	-4.75	9.48	37	44.33	2.04	88		12.40	
Deposits		-4.80			9.07			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	18.47	25.64	21.96	31.43	33.93

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	57	125,003	450,007	50,012	388,823	-99.95	-99.95
Dividends	0	125,000	450,000	50,000	197,000	-100.00	-100.00
Interest	57	3	7	12	18	1800.00	850.00
Management and service fees	0	0	0	0	191,805		-100.00
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	7	15,845	19,351	111,049	12,076	-99.96	-78.13
Dividends	7	15,845	19,351	111,015	12,023	-99.96	-12.50
Interest	0	0	0	0	0		
Management and service fees	0	0	0	34	53		-100.00
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	64	140,848	469,358	161,061	400,899	-99.95	-99.94
Securities gains (losses)	0	0	0	0	0		
Other operating income	1,330	127	239	87	218	947.24	2080.33
Total operating income	1,394	140,975	469,597	161,148	401,117	-99.01	-98.73
Operating Expenses							
Personnel expenses	7,315	5,220	11,245	8,030	152,551	40.13	-88.98
Interest expense	11,426	14,560	26,784	28,024	17,497	-21.52	20.30
Other expenses	5,812	15,895	20,498	12,628	48,929	-63.44	-74.90
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	24,553	35,675	58,527	48,682	218,977	-31.18	-75.20
Income (loss) before taxes	-23,159	105,300	411,070	112,466	182,140		
Applicable income taxes (credit)	-4,659	-7,556	-12,516	-9,679	-5,798		
Extraordinary items							
Income before undistributed income of subsidiaries	-18,500	112,856	423,586	122,145	187,938		
Equity in undistributed income of subsidiaries	152,777	25,171	-148,089	55,895	38,400	506.96	114.70
Bank subsidiaries	150,809	41,027	-133,202	162,020	44,893	267.58	124.92
Nonbank subsidiaries	1,968	-15,856	-14,887	-106,125	-6,493		-52.11
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	134,277	138,027	275,497	178,040	226,338	-2.72	51.13
Memoranda							
Bank net income	150,809	166,027	316,798	212,020	241,893	-9.17	63.83
Nonbank net income	1,975	-11	4,464	4,890	5,530		-52.03
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,695,078	84.65	3,070,887	88.96	2,878,842	82.49	3,045,584	2,571,273	-12.24	13.68
Common and preferred stock	2,695,078	84.65	3,070,887	88.96	2,872,271	82.30	3,045,572	2,555,508	-12.24	14.39
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	6,571	0.19	12	15,765		-100.00
Investment in nonbank subsidiaries	234,391	7.36	338,354	9.80	232,423	6.66	366,386	481,345	-30.73	-48.95
Common and preferred stock	190,141	5.97	297,104	8.61	188,173	5.39	312,960	419,085	-36.00	-54.88
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	44,250	1.39	41,250	1.19	44,250	1.27	53,426	62,260	7.27	17.12
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	149,661	4.70	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	80,541	2.53	12,242	0.35	352,715	10.11	10,062	10,841	557.91	194.84
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	24,130	0.76	30,539	0.88	25,887	0.74	28,941	16,646	-20.99	165.49
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,183,801	100.00	3,452,022	100.00	3,489,867	100.00	3,450,973	3,080,105	-7.77	11.08
Liabilities and Capital										
Deposits	2	0	40	0	3	0	4	3	-95.00	-77.78
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	64,869	1.88	64,966	1.86	0	0	-100.00	
Borrowings with maturity over 1 year	0	0	0	0	0	0	124,557	124,193		-100.00
Subordinated notes and debentures	539,289	16.94	544,796	15.78	538,944	15.44	618,729	247,066	-1.01	119.39
Other liabilities	78,067	2.45	82,495	2.39	77,978	2.23	74,350	73,388	-5.37	4.21
Balance due to subsidiaries and related institutions	95,350	2.99	66,864	1.94	95,297	2.73	16,505	293,280	42.60	-58.64
Total liabilities	712,708	22.39	759,064	21.99	777,188	22.27	834,145	737,930	-6.11	5.65
Equity Capital	2,471,093	77.61	2,692,958	78.01	2,712,679	77.73	2,616,828	2,342,175	-8.24	12.74
Perpetual preferred stock (income surplus)	192,878	6.06	192,878	5.59	192,878	5.53	192,878	0	0.00	
Common stock	561,181	17.63	559,485	16.21	559,766	16.04	557,917	556,110	0.30	1.68
Common surplus	1,527,756	47.99	1,513,645	43.85	1,519,872	43.55	1,508,117	1,499,681	0.93	3.68
Retained earnings	1,363,344	42.82	1,208,086	35	1,282,383	36.75	1,120,781	1,079,390	12.85	74.22
Accumulated other comprehensive income	-304,210	-9.55	47,201	1.37	27,411	0.79	65,091	-137		
Other equity capital components	-869,856	-27.32	-828,337	-24	-869,631	-24.92	-827,956	-792,869		
Total liabilities and equity capital	3,183,801	100.00	3,452,022	100.00	3,489,867	100.00	3,450,973	3,080,105	-7.77	11.08
Memoranda										
Loans and advances from bank subsidiaries	34	0	260	0.01	0	0	0	0	-86.92	
Loans and advances from nonbank subsidiaries	95,316	2.99	66,604	1.93	95,297	2.73	16,505	293,280	43.11	-58.65
Notes payable to subsidiaries that issued TPS	16,000	0.50	16,000	0.46	16,000	0.46	16,000	16,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.29	10.52	55	10.40	12.64	35	10.26	11.94	38	7.45	7.29	48	9.81	9.68	51
Bank net income / Average equity investment in banks	10.87	11.07	53	10.87	12.37	39	10.49	11.80	45	7.42	7.45	46	9.67	10.51	48
Nonbank net income / Average equity investment in nonbanks	2.09	10.05	34	-0.01	13.40	11	1.58	13.12	25	1.21	9.75	27	1.30	7.89	25
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	112.31	98.83	88	120.29	96.24	95	114.99	96.79	96	119.09	88.16	93	106.87	82.22	73
Nonbank net income / Parent net income	1.47	2.55	62		3.10		1.62	3.40	60	2.75	3.59	65	2.44	5.93	66
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital	28.84	17.48	81	28.19	16.87	81	28.65	16.81	82	31.88	20.06	79	31.51	20.43	74
Total debt / Equity capital	21.82	12.15	79	22.64	11.60	83	22.26	11.71	80	28.40	14.41	80	15.85	14.31	69
Total debt + notes payable to subs that issued TPS / Equity capital	22.47	14.28	78	23.23	13.82	81	22.85	13.63	79	29.02	16.67	79	16.53	16.36	67
Total debt + Loans guaranteed for affiliate / Equity capital	21.82	12.21	79	22.64	11.69	83	22.26	11.77	80	28.40	14.68	80	15.85	14.56	69
Total debt / Equity capital – excess over fair value	21.82	12.27	79	22.64	11.71	82	22.26	11.81	80	28.40	14.52	80	15.85	14.51	69
Long-term debt / Equity capital	21.82	11.61	81	20.23	11.05	81	19.87	10.95	80	28.40	13.56	80	15.85	13.04	69
Short-term debt / Equity capital	0	0.43	39	2.41	0.48	87	2.39	0.57	86	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	96.80	39.62	91	96.88	39.10	92	96.87	39.86	89	57.36	34.67	73	43.68	28.44	64
Double Leverage															
Equity investment in subs / Equity capital	116.76	103.92	90	125.07	103.07	96	112.82	103.22	87	128.34	102.81	96	127	103.22	96
Total investment in subs / Equity capital	118.55	109.01	84	126.60	108.26	88	114.69	108.40	82	130.39	110.16	86	130.33	111.07	84
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.54	0.41	86	2.45	0.25	96	1.26	0.29	87	4.17	0.47	94	2.79	0.36	95
Equity investment in subs – equity cap / Net income-div (X)	2.56	1.23	84	3.87	0.83	94	2.15	1.05	82	8.71	1.82	96	4.74	1.22	92
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	7.77	126.15	5	171.92	138.64	72	279.61	152.85	89	120.71	136.59	47	130.44	177.68	35
Cash from ops + noncash items + op expense / Op expense + dividend	-175.26	116.54	5	273.49	130.64	89	412.35	154.48	95	-267.18	147.24	0	127.30	190.27	29
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	-92.70	92.87	5	100.94	103.17	54	205.70	98.54	92	99.51	134.08	32	93.54	116.34	20
Pretax operating income + interest expense / Interest expense	-102.69	1,457.38	7	823.21	1,479.01	45	1,634.76	1,835.33	60	501.32	2,016.32	30	1,140.98	1,968.54	43
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-98.67	1,417.74	6	813.70	1,667.11	43	1,613.07	1,770.77	61	494.37	1,539.23	29	647.84	1,632.83	31
Dividends + interest from subsidiaries / Interest expense + dividends	0.10	140.52	7	215.75	153.06	75	333.64	174.12	87	133.23	150.43	50	189.22	210.80	51
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0.16	13.95	61	95.22	16.52	93
Net income / Current part of long-term debt + preferred dividends (X)	26.21	28.68	67	26.79	41.77	55	26.81	47.61	57	83.39	35.64	87		57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.32	24	-1.88	3.64	8	-1.86	3.44	9	0	3.85	24	0	2.64	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	2.36	1.69	83	3.18	1.79	84	2.22	1.76	83	3.62	2.66	82	3.69	5.62	76
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		82.17		44.94	78.46	31	26.89	66.37	17	76.01	81.10	56	49.47	57.84	51
Dividends declared / Net income	39.71	34	59	36.75	25.30	76	41.34	28.27	80	52.15	42.29	65	41.08	33.08	65
Net income – dividends / Average equity.....	6.20	7.04	48	6.58	9.64	27	6.02	8.62	29	3.56	4.14	40	5.78	6.46	43
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	128.25	10	246.44	139.49	80	395.10	155.92	90	53.85	132.17	23	211.87	178.13	58
Dividends from nonbank subsidiaries	0.01	2.20	53	31.24	3.97	90	16.99	4.90	85	119.57	3.41	97	12.93	7.53	81
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	0.01	168.66	8	277.68	193.08	79	412.09	203.53	86	173.43	174.85	60	224.80	260.40	52
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.08	9	75.29	36.56	85	142.05	45.96	98	23.58	60.28	17	81.44	66.55	65
Interest income from bank subsidiaries.....	0.04	0.13	69	0	0.11	52	0	0.11	53	0.01	0.36	46	0.01	0.54	44
Management and service fees from bank subsidiaries	0	0.85	38	0	0.90	37	0	0.88	38	0	1.47	37	79.29	1.55	99
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	0.04	46.71	12	75.29	38.35	83	142.05	51.33	97	23.59	62.88	16	160.74	69.36	96
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0.35	45.98	32		54.17		433.49	62.63	96	2,270.25	56.39	98	217.41	82.95	87
Interest income from nonbank subsidiaries.....	0	2.85	35		2.35		0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.54	41		0.63		0	0.37	40	0.70	0.86	82	0.96	1.92	81
Other income from nonbank subsidiaries.....	0	0.18	46		0.08		0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	0.35	54.49	22		76.16		433.49	87.22	93	2,270.94	79.84	96	218.37	150.41	75
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	65.33	11	88.67	67.82	43	95.83	74.16	49	31.03	69.76	21	49.11	67.32	25
Interest income from bank subsidiaries.....	4.09	0.78	89	0	0.39	48	0	0.23	49	0.01	0.63	43	0	0.80	37
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	47.82	1.81	98
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	4.09	75.26	13	88.67	81.78	33	95.83	83.13	36	31.03	82.20	18	96.94	78.80	45
Dividends from nonbank subsidiaries	0.50	3.28	68	11.24	2.67	87	4.12	3.07	80	68.89	1.95	98	3	2.65	76
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0.02	0.02	87	0.01	0.06	85
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.50	5.58	59	11.24	6.48	81	4.12	4.67	75	68.91	4.70	94	3.01	7.29	68
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04		103.08	135.34	53	146.69	158.10	62		135.13			83.37	
Loans and advances from subsidiaries / Total debt	17.68	28.16	55	10.97	28.31	46	15.78	26.38	51	2.22	27.08	32	79	28.33	81